

Endorsing a HECM Case

FHA-approved lenders may submit a request for FHA mortgage insurance for a Home Equity Conversion Mortgage (HECM) direct endorsement (DE) case using **HECM Insurance Application**. HECM (or reverse) mortgages are loans against homes owned by homeowners 62 years of age or older that convert home equity into monthly streams of income and/or a line of credit to be repaid when the home is no longer occupied.

Note: For more information about HECM loans, including access to the **HECM Calculator Software**, go to: https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome. Additional information is also available in the following Mortgage Letters:

- ML 2013-27, *Changes to the Home Equity Conversion Mortgagee Program Requirements*
- ML-2014-07, *Home Equity Conversion Mortgage (HECM) Program: Non-Borrowing Spouse*
- ML-2014-21, *Revised Changes to the Home Equity Conversion Mortgage (HECM) Program Requirements*
- ML-2014-22, *Home Equity Conversion Mortgage (HECM) Financial Assessment and Property Charge Requirements*
- ML-2015-09, *Home Equity Conversion Mortgage (HECM) Program – Life Expectancy Set-Aside Growth Rate and Clarification to Section 3.98 of the HECM Financial Assessment and Property Charge Guide*
- ML-2016-10, *Home Equity Conversion Mortgage (HECM) Program – Servicing Fee Set-Aside Growth Rate, Third Party Property Tax Verification Fees, and Financial Assessment and Property Charge Requirements (with attached HECM Financial Assessment and Property Charge Guide)*
- ML-2018-06, *Home Equity Conversion Mortgage (HECM) Program – Changes to Appraisal Submission and Assessment for all HECM Originations*

The **HECM Insurance Application** function on the FHA Connection (**Figure 1**) is used to request mortgage insurance for a HECM case and to add or update case information as needed prior to endorsement. It is used to process all of the HECM case types—*traditional*, *purchase*, and *refinance*. In a HECM *traditional* case, the equity in the homeowner's current property is used to secure the reverse mortgage. In a HECM *purchase* case, the mortgagor purchases a new principal residence with HECM (reverse) loan proceeds, and, at the time of closing, the first and second liens (initial purchase and HECM, respectively) are the only liens against the property. A HECM *refinance* case is the refinance of an existing HECM with a new HECM for the same borrower and same property with different loan specifications.

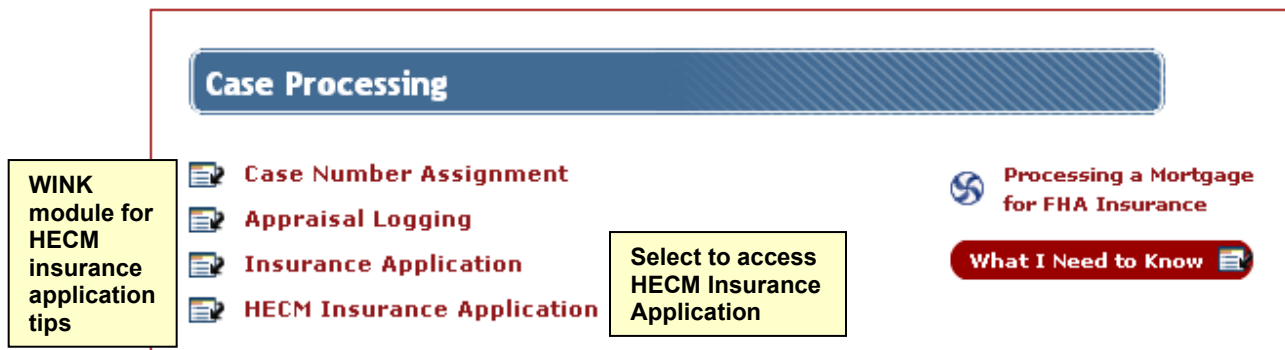



Figure 1: HECM Insurance Application available on the Case Processing menu

This **FHA Connection Guide** module provides the following sections to assist you in obtaining FHA mortgage insurance:

- **Basic Prerequisites and Requirements for a HECM Loan**
- **Case Binder Information Sources**
- **HECM Insurance Application Processing**, which includes:
 - **Key Steps in Using HECM Insurance Application on the FHA Connection**
 - **General Information, Worksheet Information, Borrower Information**, and **Mortgage Information** section-by-section illustrations and explanations of each part of the **HECM Insurance Application**. These sections also facilitate data entry by mapping the case binder document data to the fields to be completed on **HECM Insurance Application**.
- **HECM Insurance Application Results (MIC or NOR)** provides an overview of the endorsement process and briefly discusses insurance denial and resolution steps.

Notes

- For a DE forward (non-HECM) case, use the **Insurance Application** function and refer to the **FHA Connection Guide** module on that topic.
- For training and assistance in using the FHA Connection, refer to the **FHA Connection Guide** modules: **Using the FHA Connection** and **FHA Connection Training Resources**. Specific information pertaining to **HECM Insurance Application** is also available using **What I Need to Know (WINK)** accessed via the  icon located directly adjacent to the **HECM Insurance Application** function on the **Case Processing** menu (**Figure 1**).

Basic Prerequisites and Requirements for a HECM Loan

In order for a HECM loan to become FHA-insured, basic requirements must be met by the borrower, non-borrowing spouse, and property, and specific processing steps must be completed by the originating lender (or its sponsor/agent).

Borrower Requirements

The borrower of the HECM loan must:

- be 62 years of age or older
(Non-borrowing Spouse must be 18 or older)
- own the property
- occupy the property as a primary residence
- participate in a consumer information session with an approved HECM counselor to determine the feasibility of a HECM mortgage.

Property Requirements

The HECM property must meet FHA property standards and flood requirements. Allowed property features include:

- single family home
- 1-4 unit home with one unit occupied by the borrower
- HUD-approved condominium
- manufactured home
- home on leased land

Processing Requirements

The originating lender (or its sponsor/agent) must:

- establish the case in HUD's origination system. For information on establishing a case, see the **FHA Connection Guide** modules: **Case Processing Overview** and **Case Number Assignment**.
- complete all **basic case requirements**, including paying upfront mortgage insurance premium (UFMIP), and providing complete and accurate borrower information, valid street address, appraisal information, underwriter information, and HECM housing counseling (unless waived for a refinance).
- terminate FHA insurance on the prior loan for a HECM refinance loan.
- complete the **HECM Financial Assessment** for the case. Helpful resources include:
 - *ML-2014-21, Revised Changes to the Home Equity Conversion Mortgage (HECM) Program Requirements*
 - *ML-2014-22, Home Equity Conversion Mortgage (HECM) Financial Assessment and Property Charge Requirements*
 - *ML-2015-09, Home Equity Conversion Mortgage (HECM) Program – Life Expectancy Set-Aside Growth Rate and Clarification to Section 3.98 of the HECM Financial Assessment and Property Charge Guide*
 - *ML-2016-10, Home Equity Conversion Mortgage (HECM) Program – Servicing Fee Set-Aside Growth Rate, Third Party Property Tax Verification Fees, and Financial Assessment and Property Charge Requirements* (with attached *HECM Financial Assessment and Property Charge Guide*)
 - *HECM Financial Assessment and Property Charge Guide*:
https://www.hud.gov/program_offices/housing/sfh/hecm
 - *FHA Connection, HECM Financial Assessment Application Help (Business Background, Processing Steps and Field Descriptions)*.
- complete the **HECM Insurance Application** and submit the case binder (closing package) to the HUD Homeownership Center (HOC) within 60 days after the closing date of the HECM mortgage.

Once the **HECM Insurance Application** is successfully processed, the case is either endorsed by HUD or issued a NOR (see the **HECM Insurance Application Results (MIC or NOR)** section).

For additional requirements information, refer to **HECM Insurance Application WINK (Preparing to Use HECM Insurance Application, Requirements)** or **HECM Insurance Application Help (Business Background)**.

Case Binder Information Sources

Information sources for HECM insurance application processing may include, but are not limited to the following:

- Appraisal Report
- Buydown Agreement
- *Certificate of HECM Counseling – form HUD-92902*
- Credit Report
- *Demographic Information Addendum to URLA - Freddie Mac form 65, Fannie Mae form 1003*
- HECM Financial Assessment and Property Charge Guide and HECM Financial Assessment Worksheet
- HECM Loan Agreement (including Payment Plan, Schedule of Closing Costs/Schedule of Liens, Repair Rider)
- HECM Payment Plan

- HUD Addendum to Uniform Residential Loan Application – form HUD-92900-A
- Mortgage (or other security instrument)
- Note
- Uniform Residential Loan Application for Reverse Mortgages – Fannie Mae Form 1009
- Settlement Statement/Closing Disclosure

These documents, together with any other required documents, are included in the case binder.

HECM Insurance Application Processing

This section begins with the basic steps for processing the FHA Connection online HECM Insurance Application form, followed by sections with detailed illustration on completing each section of the form.

Key Steps in Using HECM Insurance Application on the FHA Connection

Follow these basic steps to process **HECM Insurance Application**:

1. Access **HECM Insurance Application** after sign on by following the menu path: **Single Family FHA > Single Family Origination > Case Processing > HECM Insurance Application**. The FHA Connection menu path appears as a “breadcrumb trail” in the red banner at the top of each function page.
2. On the **HECM Insurance Application** page (**Figure 2**), enter the case number in the **FHA Case Number** field.

Figure 2: HECM Insurance Application query page

3. Successful entry of the case number opens the **HECM Insurance Application Update** page in which to enter or update case information. Data entry on this very detailed page is done using multiple resources found in the case binder.

Note: The information entered on the **HECM Insurance Application Update** page is validated against numerous official sources. Entry of incorrect or invalid data or failure to supply information required for the loan type may result in a denial of insurance with the binder returned to the lender by HUD.

4. To assist you with (a) locating the requisite case binder information to enter on **HECM Insurance Application Update** and (b) processing the FHA Connection's online **HECM Insurance Application** form itself, refer to the following sections of this module: **General Information**, **Worksheet Information**, **Borrower Information**, and **Mortgage Information**. Each section provides processing tips followed by mapping illustrations of the inputs from the key case binder resources (other resources are referenced in each section as appropriate):

- *HUD Addendum to Uniform Residential Loan Application – form HUD-92900-A*
- *Residential Loan Application for Reverse Mortgages – Fannie Mae form 1009*
- *Demographic Information Addendum to URLA - Freddie Mac form 65, Fannie Mae form 1003*

For additional data entry assistance, refer to **HECM Insurance Application Help (Steps for Processing and Field Descriptions)**. Click **Help Links ?** at the upper right of the **HECM Insurance Application Update** page (**Figure 3**).

Successful processing of the **HECM Insurance Application Update** page and subsequent endorsement results in issuance of the Mortgage Insurance Certificate (MIC) (**Figure 8a**). View the MIC using **Mortgage Insurance Certificate** on the Single Family Origination **Case Processing** menu.

or,

If the case is not endorsed, a NOR is issued (**Figure 8b**). Use **Notice of Return** (on the Single Family Origination **Case Processing** menu) to view and print the NOR.

For more information, refer to the **HECM Insurance Application Results (MIC or NOR)** section at the end of this module.

General Information

The **General Information** section of **HECM Insurance Application Update** appears in **Figure 3**, followed by some processing tips for this section. Key portions of the HUD forms used to complete this section are illustrated in **Figures 3a-3f**, following.

HECM Insurance Application Update

WARNING
Existing conditions may affect processing.
[\[See message\(s\) below\]](#)

Help Links ?
Other Functions

Last Update ID: M12345
Last Update Date: 05/02/17

FHA Case Number: 197-1234567
General Information

Property Address:
1234 BERRY TREE CT
WESTLAKE VILLAGE, CA 91361-0000
County Code: 111

Originator/Principal ID: 1234500006
NMLS ID: 11111

Loan Officer Name
First, MI: CLIFF, A
Last, Suffix: CLIFFORDS

Loan Officer NMLS ID: 234567

ADP Code: 962 **ADP Code Selector**
Program ID: (00)-Default **Lookups**
Living Units: 01

ADP Code Characteristics:

Amortization Type	Housing Program	Property Type
Adjustable Rate Mortgage (ARM)	Home Equity Mortgage (255)	Not a condominium
Special Program	Buydown	
No Special Program	No	

Repair Set Aside: ☐ Yes ☒ No
PUD: ☐ Yes ☒ No
HECM Counseling Certificate Number: 123456789
ACME CREDIT SOLUTIONS CORP.

Repair Complete Date: / /
Repair Set Aside Amount: .00
Manufactured Housing: ☐ Yes ☒ No
Construction Code: Existing Construction
Counsel Date: 04/10/17

Purpose of Loan:
(Choose all that apply)

<input checked="" type="checkbox"/> Additional Income	<input type="checkbox"/> Home Improvements
<input type="checkbox"/> Payments of Taxes	<input type="checkbox"/> Payment of Insurance
<input type="checkbox"/> Leisure	<input type="checkbox"/> Medical
<input checked="" type="checkbox"/> Extinguish Forward Mortgage	<input type="checkbox"/> Other

Reason:

Figure 3: General Information section of HECM Insurance Application Update

Processing Tips for the General Information Section (Figure 3)

Refer to the **What I Need to Know (WINK)** icon to the **Update an Existing Case** function on the **Case Number Assignment** menu for:

- background on updating *view-only information* entered during case number assignment
- instructions on how to change a Home Equity Conversion Mortgage (HECM) case to a non-HECM case or a non-HECM case to HECM case

Note: the **ADP Code** cannot be changed to a forward (non-HECM) case if the case was not initially established as such (or vice versa).

To assist the homeowner in making an informed decision as to whether the HECM program meets their needs, consumer education and counseling by a HUD-approved HECM counselor is required. The following related fields are completed to record the counseling: **HECM Counseling Certificate Number** and **Counsel Date**. HECM counseling can be waived for a HECM refinance case if the Home Equity Conversion Mortgage (HECM) Anti-Churning Disclosure (form HUD-92901) is included in the case binder and the other conditions for a waiver are met (refer to **HECM Insurance Application WINK (Preparing to Use HECM Insurance Application, Requirements)** for additional information regarding waiver requirements).

Case Binder Sources for Entering General Information

Figures 3a-3e illustrate the source form fields for the specific **General Information** fields to which they relate. The callouts (pointing to the form fields) are the field names found on the **HECM Insurance Application Update** page.

Loan Officer Name and **Loan Officer NMLS ID** appear on the **Residential Loan Application for Reverse Mortgages**, Fannie Mae Form 1009. Information previously entered on **Case Number Assignment** but may be updated on **HECM Insurance Application** if needed.

Loan Originator's Signature X	Loan Officer Name and Loan Officer NMLS ID		Date
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)	
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address	
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Figure 3a: Subsection of the Residential Loan Application for Reverse Mortgages, Fannie Mae Form 1009

Living Units	II. Primary Residence Property Information		
	Subject Property Address (street, city, state, county, and ZIP code):		
	Legal Description of Subject Property (attach description if necessary):		
	Property Title is Held in These Names (please list all names on property title):		
	No. of Units:	Year Built:	Estimate of Appraised Value:
	Residence Type:	Primary Residence	Investment Property
	Property Title Held As:	Fee Simple	Life Estate
Check if title is also held as: _____ <i>Inter Vivos (Living) Trust</i>			_____ <i>Irrevocable Trust</i> _____ <i>Revocable Trust</i>

Figure 3b: Section II of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

HECM Counsel TIN, **Counsel Date**, and **HECM Counseling Certificate Number** appear on the *Certificate of HECM Counseling (form HUD-92902)*.

Certificate of HECM Counseling U.S. Department of Housing and Urban Development Office of Housing Provision of this information is required to obtain mortgage financing. HUD may not collect this information, and you are not required to complete this form, unless the form has a currently valid OMB control number. Privacy Act Notice: The United States Department of Housing and Urban Development, Federal Housing Administration, is authorized to solicit the information requested in the form by virtue of Title 12, United States Code, Section 1701 et seq., and regulations promulgated at Title 24, Code of Federal Regulations. While no assurance of confidentiality is pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information Act request. Homeowner(s) Name(s) ELDON A ELDER Non-Borrower spouse (if applicable) ELSA B ELDER Current Property Address City/State/Zip of collateral securing the HECM if known at the time of counseling 224 QUARRY RIDGE TRAIL, KELLER, TX 26244 The U. S. Department of Housing and Urban Development (HUD) requires that homeowner(s) and if applicable, non-borrower	HECM Counseling Certificate Number 09383 OMB No. 2502-0524(expires 4/30/2017) Power of Attorney (if present)
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Figure 3c: Top subsection of the Certificate of HECM Counseling (form HUD-92902)

7. The Home Equity Conversion Mortgage (HECM) is a reverse mortgage. It is a loan that is repaid when the borrower lives in the mortgaged property, or when any other covenants of the mortgage have been violated. (Borrowers are those parties who have signed the Note and Mortgage or Deed of Trust.)

I hereby certify that the homeowner(s) listed above have received counseling according to the requirements of this certificate and the standards of the U.S. Department of Housing and Urban Development, as described in mortgagee letters, handbooks, regulations, and statute. This interview was held **via Telephone** and the amount of time required to cover the above items was as follows: **55 minutes**.

Counselor's Name (Printed): KIMBERLY KIMBERS	HUD-Approved Counseling Agency Name: FAMILY DEBT MANAGEMENT SERVICES	
Counselor Name (Signature & Date): <i>Kimberly Kimbers 03-29-2010</i>	Address (Street/City/State/Zip): 123 OCEAN AVENUE CLEARWATER, FL 33760	
	Telephone No: 800-555-1234	Agency Employer Identification No: 87654

X

Homeowner and/or Non-Borrower Spouse Certification: I/we hereby certify that I/we have discussed the financial implications of and alternatives to a HECM with the above Counselor. I/we understand the advantages and disadvantages of a HECM and each type of payment plan, as well as the costs of a HECM and when the HECM will become due and payable. If applicable, this also certifies that I/we have been advised of the implications for Non-Borrower spouses. This information may further help me/us to make more informed decisions about whether I/we want to proceed with obtaining a HECM. I/we understand that I/we may be charged a counseling fee that may be paid upfront to the counseling agency or if I decide to proceed with a HECM loan, financed into the mortgage and payment under any of these methods will be reflected in the 800 series on the HUD-1 settlement statement in accordance with the Real Estate Settlement Procedure regulations at 24 CFR part 3500 (see 24 CFR 3500.8).

HECM for Purchase Certification: I/we hereby certify that I/we have been informed the HECM for Purchase program requires a significant monetary investment which will be applied to satisfy the difference between the HECM principal limit and the sales price of the property, plus any HECM loan related fees that are not financed in the loan, minus the amount of earnest deposit. I/we further understand that these funds must come from cash on hand or cash from the sale or liquidation of my/our assets and that the lender will verify the source of the monetary investment.

Homeowner Signature & Date: X	Homeowner Signature & Date: X
Non-Borrower Spouse Signature and Date (if applicable)	
POA/Guardian Signature & Date	

(All homeowners shown on the deed must sign the mortgage and this counseling certificate.)

Upfront Fee for Counseling Session:	Not Entered	Financed Fee for Counseling Session:	Not Entered	Fees were waived
Date Counseling Completed:	06/02/2014	Certificate Expiration Date:	11/29/2014 (180 days from date HECM counseling completed)	

form HUD-92902 (8/2011)

Counsel Date

Figure 3d: Bottom subsection of the Certificate of HECM Counseling (form HUD-92902)

Purpose of Loan appears on the **Residential Loan Application for Reverse Mortgages**, Fannie Mae Form 1009.

Enter the ADP Code after the FHA Case Number

I. Type of Mortgage and Terms of Loan		
Mortgage Applied for:	FHA Case No. (HECM):	Lender Case No.:
<input type="checkbox"/> FHA Traditional HECM* <input type="checkbox"/> FHA Refinance HECM* <input type="checkbox"/> FHA Purchase HECM* \$ _____ Sales Contract Price \$ _____ Land Installment Contract Price \$ _____ Borrower's Investment _____ Other _____ (specify) _____ *Complete HUD/VA Addendum HUD 92900-A	Loan Payment Plans: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term <input type="checkbox"/> Modified Term <input type="checkbox"/> Tenure <input type="checkbox"/> Modified Tenure <input type="checkbox"/> Undecided	Purpose of Loan: (Check all that apply) <input type="checkbox"/> Additional Income <input type="checkbox"/> Home Improvements <input type="checkbox"/> Payment of Taxes <input type="checkbox"/> Payment of Insurance <input type="checkbox"/> Leisure <input type="checkbox"/> Medical <input type="checkbox"/> Extinguish Forward Mortgage <input type="checkbox"/> Other _____ (Specify) _____
Features (Check the applicable boxes): Special Loan Features: <input type="checkbox"/> Equity Share <input type="checkbox"/> Other (specify) _____ Index Type: <input type="checkbox"/> LIBOR <input type="checkbox"/> Other (specify) _____ ARM Type: <input type="checkbox"/> Monthly <input type="checkbox"/> Annual Fixed Rate Type: <input type="checkbox"/> Open End <input type="checkbox"/> Closed End Other: <input type="checkbox"/> Explain _____	\$ _____ Loan Origination Fee	

Purpose of Loan
(enter all that are indicated)

Figure 3e: Section I of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

Refer to the case binder, onscreen lookups, and/or **HECM Insurance Application Help (Field Descriptions)** if you need assistance in determining:

- **Construction Code** (Appraisal Report)
- **Program ID** (only **(00)-Default** is accepted)
- **Property Type** (Appraisal Report)
- **PUD, Manufactured Housing** (Appraisal Report)
- **Repair Rider, Repair Complete Date, Repair Amount** (Loan Agreement – Repair Rider)
- **Total Children**

Worksheet Information

The **Worksheet Information** section of **HECM Insurance Application Update** appears in **Figure 4**, immediately followed by some processing tips for this section. This portion of the page contains monetary and other supporting information that is key to the case. If this information is not accurate and complete, it may impede successful processing of the **HECM Insurance Application** and delay/prevent endorsement. Key portions of the HUD forms used to complete this section are illustrated in **Figures 4a-4e**, following.

Worksheet Information	
Property Value:	99000.00
Sale Price:	<input type="text"/> .00
Closing Costs:	13393.00
Origination Fee:	<input type="text"/> .00
Existing Liens:	226538.00
Borrower Investment:	<input type="text"/> .00
Underwriter ID:	A123
Underwriter Name:	JONES, JOAN
Total Monthly Income:	1500.00
Assets Available:	<input type="text"/> .00
Debts (non-Real Estate):	<input type="text"/> .00
Real Estate Assets:	99000.00
Real Estate Debts:	<input type="text"/> .00
Underwriter Approval Date:	11/09/07

Figure 4: Worksheet Information section of HECM Insurance Application Update

Processing Tips for the Worksheet Information Section (Figure 4)

Tips include:

- in monetary value fields, dollar signs (\$), commas, or cents are not entered (they are “understood” by the system).
- use the calendar user aid if needed to enter/change the **Underwriter Approval Date**.
- For a HECM purchase case, the **Sale Price** and **Borrower Investment** fields are required; leave these fields blank for other HECM case types.
- For cases established on or after April 27, 2015, **Total Monthly Income** is carried forward from the **HECM Financial Assessment** page and cannot be changed on the **HECM Insurance Application** page.
- For cases assigned on or after October 1, 2018, **Property Value** is view only—the information is carried forward from **Appraisal Logging**.

Mapping of the HUD form sources for completing the **Worksheet Information** fields appears in the **Case Binder Sources for Entering Worksheet Information** section that follows (**Figures 4a-4e**).

Case Binder Sources for Entering Worksheet Information

In **Figures 4a-4e** that follow, the callouts (pointing to the form fields) are the field names found on the **HECM Insurance Application Update** page.

Property Value appears on the **Appraisal Report**, e.g., the **Uniform Residential Appraisal Report**, Fannie Mae Form 1004 but is populated on the **HECM Insurance Application** by **Appraisal Logging**.

RECONCILIATION	Indicated Value by: Sales Comparison Approach \$	Cost Approach (if developed) \$	Income Approach (if developed) \$
	This appraisal is made <input type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:		
Property Value	Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ _____, as of _____, which is the date of inspection and the effective date of this appraisal.		

Figure 4a: Reconciliation section of the Uniform Residential Appraisal Report (Fannie Mae Form 1004)

Figures 4b-4d illustrate the form fields' sources found on the Residential Loan Application for Reverse Mortgages, Fannie Mae Form 1009.

I. Type of Mortgage and Terms of Loan		
Mortgage Applied for:	FHA Case No. (HECM):	Lender Case No.:
<input type="checkbox"/> FHA Traditional HECM* <input type="checkbox"/> FHA Refinance HECM* <input type="checkbox"/> FHA Purchase HECM*	Loan Payment Plans: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term <input type="checkbox"/> Modified Term <input type="checkbox"/> Tenure <input type="checkbox"/> Modified Tenure <input type="checkbox"/> Undecided	Purpose of Loan: (Check all that apply) <input type="checkbox"/> Additional Income <input type="checkbox"/> Home Improvements <input type="checkbox"/> Payment of Taxes <input type="checkbox"/> Payment of Insurance <input type="checkbox"/> Leisure <input type="checkbox"/> Medical <input type="checkbox"/> Extinguish Forward Mortgage <input type="checkbox"/> Other _____ (Specify)
Sale Price \$ _____ Sales Contract Price Borrower Investment \$ _____ Land Installment Contract Price Borrower's Investment Other _____ (specify)		
*Complete HUD/VA Addendum HUD 92900-A Features (Check the applicable boxes): Special Loan Features <input type="checkbox"/> Equity Share <input type="checkbox"/> Other (specify) _____ Index Type: <input type="checkbox"/> LIBOR <input type="checkbox"/> Other (specify) _____ ARM Type: <input type="checkbox"/> Monthly <input type="checkbox"/> Annual Fixed Rate Type: <input type="checkbox"/> Open End <input type="checkbox"/> Closed End Other: <input type="checkbox"/> Explain _____		\$ _____ Loan Origination Fee <div>Origination Fee</div>

Figure 4b: Section I of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

III. Borrower Information			
Borrower's Name (include Jr. or Sr., if applicable):		Co-Borrower's Name (include Jr. or Sr., if applicable):	
Social Security Number:	DOB (MM/DD/YYYY):	Social Security Number:	DOB (MM/DD/YYYY):
Monthly Income: \$	Monthly Income: \$	Combine for Monthly Income	
Real Estate Assets: \$	Real Estate Assets: \$	Combine for Real Estate Assets	
Available Assets: \$	Available Assets: \$	Combine for Available Assets	
Home Phone (include area code):		Home Phone (include area code):	
Account Number			
Total Liens to be paid: \$		Existing Liens	

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Figure 4c: Section III (top) and Section IV (bottom) of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

V. Total Non-Real Estate Debts	
Total Amount of Non-Real Estate Debts: \$	Debts (non-Real Estate)

Figure 4d: Section V of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

Part IV - Direct Endorsement Approval for a HUD FHA-Insured Mortgage

A. Underwriting the Borrower

Underwriter Approval Date

Date Mortgage Approved: _____ Date Approval Expires: _____

For mortgages rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

B. Underwriting the Property

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: _____ DE's ID Number: _____

Underwriter ID

Figure 4e: Subsections of the HUD Addendum to Uniform Residential Loan Application, form HUD-92900-A

Note: The underwriter's name appears in the **Underwriter Name** field after the **HECM Insurance Application** page is successfully submitted for processing.

Refer to the case binder and **HECM Insurance Application Help (Field Descriptions)** if you need assistance in determining:

- Closing Costs** (Settlement Statement/Closing Disclosure)
- Real Estate Debts** (Credit Report)

Borrower Information

A subsection of the **Borrower Information** section of **HECM Insurance Application Update** appears in **Figure 5**, immediately followed by some processing tips for this section. Key portions of the HUD forms used to complete this section are illustrated in **Figures 5a-5b**, following.

*** Borrower Information ***

Borrower 1:

Name: Married to NBS: SSN: -- Date of Birth: //1943

Credit Scores: Experian/FICO: Equifax/Beacon@: TransUnion/Empirica@:

NBS Name: SSN: -- Date of Birth: //1943

Ethnicity: Check all applicable boxes

☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

Race: Check all applicable boxes

☐ American Indian or Alaska Native
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian

☐ Black or African American

Sex:

☒ Female
☐ Male
☐ I do not wish to provide this information

For loan applications taken in person:

Was the ethnicity of the Borrower collected on the basis of visual observation or name?	No
Was the sex of the Borrower collected on the basis of visual observation or name?	No
Was the race of the Borrower collected on the basis of visual observation or name?	No

The Demographic Information was provided through:

Total Children:

I certify that the lender associated with this case number has an active loan application for this property address and listed borrower(s): ☒

Note: Fields identical to those shown for Borrower 1 are provided for Borrowers 2-5 but are omitted from this illustration due to space constraints.

A maximum of three non-borrowing spouses is allowed per case.

Figure 5: Borrower Information section of HECM Insurance Application Update

Processing Tips for the Borrower Information Section (Figure 5)

Tips include:

- If the borrower's/coborrower's or non-borrowing spouse's **Name**, **SSN**, and/or **Date of Birth** are added or updated, the **HECM Insurance Application** process validates the new identification information overnight with the Social Security Administration (SSA). The following message is displayed on the Update and/or Results page: *Warning: Pending Borrower Validation; Check Holds Tracking Next Business Day.*
- Important:** Check **Holds Tracking** the next business day to determine the status of the borrower validation. If the borrower validation fails, the case cannot be endorsed for FHA insurance without Homeownership Center (HOC) acknowledgment of the warning.

See **HECM Insurance Application WINK (Completing the Insurance Application, Tips for Changing Borrower Information)** for details.

Mapping of the HUD form sources for completing the **Borrower Information** fields appears in the **Case Binder Sources for Entering Borrower Information** section that follows (Figures 5a-5b).

Case Binder Sources for Entering Borrower Information

Figure 5a illustrates the form fields' sources found on the *Residential Loan Application for Reverse Mortgages, Fannie Mae Form 1009*. The callouts (pointing to the form fields) are the field names found on **HECM Insurance Application Update** page.

Borrower 1 Name

Borrower 1 SSN

Borrower 1 Date of Birth

Borrower 2 Name

Borrower 2 SSN

Borrower 2 Date of Birth

Figure 5a: Borrower 1 information appears on the left; Borrower 2 information appears on the right

Figure 5b illustrates the form fields' sources found on the *Demographic Information Addendum Uniform Residential Loan Application – Freddie Mac Form 65 – Fannie Mae form 1003*. The callouts (pointing to the form fields) are the field names found on **HECM Insurance Application Update** page. The *Demographic Information Addendum* must be completed for the borrower and each coborrower.

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity

Race

Sex

How demographic information was provided

Figure 5b: Demographic Information Addendum - Uniform Residential Loan Application

Mortgage Information

The **Mortgage Information** section of **HECM Insurance Application Update** appears in **Figure 6** immediately followed by some processing tips for this section. Key portions of the HUD forms used to complete this section are illustrated in **Figures 6a-6b**, following.

Mortgage Information

Interest Rate (%):	Expected Rate (%):	Expected Rate Index:
ARM: N/A	Maximum:	ARM Index: N/A
Margin:	Payment Plan: N/A	10 Year Rate Lock: N/A
Length of Term (months):	UFMIP Financed: Yes No	Initial Principal Limit (IPL): 375965.00
Initial Disbursement Limit: 225579.00	Initial MIP Factor: 2.11%	Maximum Claim Amount: 636150.00
Mandatory Obligations (Does not include cash): 20541	Mandatory Obligations Cash from Borrower:	Mandatory Obligations Cash from Lender: 2518
Taxes / Insurance 1st Yr Payments: 8000	Additional 10% of IPL Usage: N/A	Additional 10% of IPL Usage Amount:
Net LESA: 131862.00	Servicing Fee Set Aside: 0.00	
Date of Application:	Closing Date:	Disbursement Date:
Appraiser ID: VA4001000123	Appraiser Name: ROBERTS, ROB R	

Calendar user aid

System-generated information based on entered Appraiser ID

Figure 6: Mortgage Information section of HECM Insurance Application Update

Processing Tips for the Mortgage Information Section (Figure 6)

Tips include:

- **Date of Application** for traditional and purchase HECM loans, the date cannot be more than 90 calendar days prior to the date of HECM counseling. For refinance HECM cases, the date cannot be more than 90 calendar days prior to the date of case number assignment.
- **Disbursement Date** must be at least four business days but not more than 45 calendar days after the **Closing Date**.
- **Initial Principal Limit** is based upon the age of the youngest borrower (homeowner), expected average mortgage interest rate, and the **Maximum Claim Amount**. Incorrectly entering any of these items may result in an inaccurate principal limit.
- **Maximum Claim Amount** may be manually entered but must not exceed the system-calculated amount. Upfront mortgage insurance premium is based on this amount.
- **Property Value** for a HECM refinance may be less than the **Maximum Claim Amount** on the prior case (*effective August 3, 2007*).
- If the appraised value (**Property Value**) of a refinance HECM case is lower than the **Property Value** of the original HECM case, the upfront mortgage insurance premium (UFMIP) for the refinance case is zero; however, a refund is not issued for any remaining available UFMIP on the original HECM case.
- *Single Disbursement Lump Sum* cannot be selected as the **Payment Plan** option for cases assigned prior to September 30, 2013.
- If the sum of **Mandatory Obligations (Does not include cash)** (includes **Repair Set Aside** and **Taxes/Insurance 1st Yr Payments**) and **Additional 10% of IPL Usage Amount** is more than 60% of **Initial Principal Limit**, the **MIP Factor** must be 2.5%; otherwise, the **MIP Factor** is 0.5%.
- The amount entered for **Net LESA** must be the Life Expectancy Set Aside (LESA) minus **Taxes/Insurance 1st Yr Payments**.

Mapping of the HUD form sources for completing the **Mortgage Information** fields appears in the **Case Binder Sources for Entering Mortgage Information** section that follows (Figures 6a-6b).

Case Binder Sources for Entering Mortgage Information

In **Figures 6a-6b**, the callouts (pointing to the form fields) are the field names found on the **HECM Insurance Application Update** page; the form fields' sources are found on the *Residential Loan Application for Reverse Mortgages, Fannie Mae Form 1009*. A listing of other **HECM Insurance Application** page fields is provided following **Figures 6a-6b** with specific form references.

I. Type of Mortgage and Terms of Loan		
Mortgage Applied for:	FHA Case No. (HECM):	Lender Case No.:
<input type="checkbox"/> FHA Traditional HECM* <input type="checkbox"/> FHA Refinance HECM* <input type="checkbox"/> FHA Purchase HECM* \$ _____ Sales Contract Price \$ _____ Land Installment \$ _____ Contract Price \$ _____ Borrower's Investment _____ Other _____ (specify) _____	Loan Payment Plans: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term <input type="checkbox"/> Modified Term <input type="checkbox"/> Tenure <input type="checkbox"/> Modified Tenure <input type="checkbox"/> Undecided	Purpose of Loan: (Check all that apply) <input type="checkbox"/> Additional Income <input type="checkbox"/> Home Improvements <input type="checkbox"/> Payment of Taxes <input type="checkbox"/> Payment of Insurance <input type="checkbox"/> Leisure <input type="checkbox"/> Medical <input type="checkbox"/> Extinguish Forward Mortgage <input type="checkbox"/> Other _____ (Specify) _____
*Complete HUD/VA Addendum HUD 92900-A Features (Check the applicable boxes): Special Loan Features: <input type="checkbox"/> Equity Share <input type="checkbox"/> Other (specify) _____ Index Type: <input type="checkbox"/> LIBOR <input type="checkbox"/> Other (specify) _____ ARM Type: <input checked="" type="checkbox"/> ARM <input type="checkbox"/> Monthly <input type="checkbox"/> Annual Fixed Rate Type: <input type="checkbox"/> Open End <input type="checkbox"/> Closed End Other: <input type="checkbox"/> Explain _____		\$ _____ Loan Origination Fee

Figure 6a: Section I of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

VII. Acknowledgment and Agreement	
<p>Each of the undersigned specifically represents to Lender and Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented in this application should change prior to closing the Loan; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; and (9) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property.</p> <p>Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.</p> <p>Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented in this application should change prior to closing the Loan; (8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; and (9) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property.</p>	
Borrower's Signature _____ Date _____	Co-Borrower's Signature _____ Date _____

Figure 6b: Section VII of the Residential Loan Application for Reverse Mortgages (Fannie Mae Form 1009)

Refer to the case binder and **HECM Insurance Application Help (Field Descriptions)** if you need to determine:

- **10 Year Rate Lock** (Payment Plan)
- **Additional 10% of IPL Usage Amount**
- **ARM Index** (Note)
- **Disbursement Date** (Settlement Statement/Closing Disclosure)
- **Initial MIP Factor**
- **Interest Rate (%)** (Note)
- **Mandatory Obligations**-related fields
- **Maximum** (Note)
- **Taxes / Insurance 1st Yr Payments** (*on or after April 27, 2015, entered on/brought forward from the **Appraisal Logging** page*)
- **Additional 10% of IPL Usage**
- **Appraiser ID** (Appraisal Report)
- **Closing Date** (Payment Plan)
- **Expected Rate Index** (Note)
- **Initial Principal Limit** (Payment Plan)
- **Length of Term (months)** (Payment Plan)
- **Margin** (Note)
- **Maximum Claim Amount** (Payment Plan)
- **UFMIP Financed** (Settlement Statement/Closing Disclosure)

Note: For a HECM case, UFMIP is also referred to as *initial MIP* or *initial fee*.

HECM Insurance Application Results (MIC or NOR)

Once the **HECM Insurance Application** is completed and successfully submitted, an authorized HOC staff representative endorses the case using the **Endorsement Information** section of **HECM Insurance Application**. If there are no problems, the endorsement information appears at the bottom of the page indicating that the case is insured (**Figure 7**).

* Endorsement Information *			
Technical Review:	No		
Insurance Decision:	Yes	Insurance Date:	10 / 06 / 10
Insured by:	M23456	Pre-endorsement Delinquency Status:	None

Endorsement information indicates the case is insured

Figure 7: Subsection of the HECM Insurance Application Endorsement Information

After a case is submitted for endorsement, lenders may use the **MIC/NOR List (Figure 8)** function on the **Case Processing** menu to retrieve a list of their cases that were either:


- a. endorsed and issued a MIC (**Figure 8a**), or
- b. not endorsed and issued a NOR (**Figure 8b**)

From the retrieved list, the lender can view and/or print the MIC or NOR.

Note: For more information on **MIC/NOR List** and resolving a NOR, refer to:

- **HECM Insurance Application WINK (HECM Insurance Application – Accepted or Rejected?, Retrieving Mortgage Insurance Certificate (MIC), or Resolving a Notice of Return (NOR))**
- **MIC/NOR List Help (Business Background and Steps for Processing)**

The electronic MIC serves as evidence of FHA insurance of the mortgage loan. HUD issues the NOR to indicate that a mortgage loan cannot be endorsed for FHA insurance; the reason(s) for nonendorsement are provided. The case binder (closing package) is returned to the originator or sponsor/agent of the loan. The lender may address the NOR by resolving the noted problems, updating case information, and resubmitting the case binder for reconsideration and possible endorsement.




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Single Family FHA Single Family Origination > Case Processing > MIC/NOR List

MIC/NOR List Request

[Help Links](#)

 **SUCCESS**

MIC/NOR LIST REQUEST SUCCESSFULLY COMPLETED

MIC/NORs on file for Lender ID 2233400001 as of 07/20/2006
(1 records were selected, 1 records displayed.)

[Click to download the MIC/NOR list as a Microsoft® Excel® file](#)

[Download Report to Excel File](#)

Case Number	Borrower Name	Address	MIC Report Date
3711234567	KHAT, KITTY C.	1234 SIAMESE LN CICERO, NY 130390000	07/20/2006

Click to view the MIC/NOR

Search criteria:
Sorted by: Case Number
Home Office ID:
Lender ID: 2233400001
Cases Originated by: Originator
Last Action: Insured
Begin Date: 07/20/2006
End Date:

Figure 8: MIC/NOR List Request page

Print the MIC and retain as evidence of FHA mortgage insurance



FHA Connection

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Single Family FHA

Single Family Origination > Case Processing > Mortgage Insurance Certificate

Mortgage Insurance Certificate

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SUCCESS
[Other Functions](#)

MORTGAGE INSURANCE CERTIFICATE SUCCESSFULLY COMPLETED


This Certificate is evidence of insurance of the mortgage loan described herein under the indicated Section of the National Housing Act (P.L. 479 48 Stat. 1246, 12 U.S.C., 1701 et seq.) and regulations of the U.S. Department of Housing and Urban Development published in the Code of Federal Regulations (24 CFR 200.1 et seq.).

HOME EQUITY CONVERSION MORTGAGE (HECM)
THE MAXIMUM CLAIM AMOUNT IS \$ 105,000

FHA Case Number:	ADP Code	Amortization Plan	Program I.D.	LTV Ratio	Borrower Type	Living Units	Control Number
371-1234567	961		00	.00	1	01	0987654321
Name of Mortgagor (last, first, MI):				Mortgage Amount	Interest Rate	Monthly Payment (P/I)	
KHAT, KITTY C.					6.540	REVERSE	
Name of Co-Mortgagor (last, first, MI):				Maturity Date	First Payment	Endorsement Date	
KHAT, THOM E.						10/15/2013	
Address of Property: 1234 SIAMESE LN, CICERO, NY 130390000							
Mortgagee Name, Address, and ID Number: 2233400001 CATSKILLS MORTGAGE BANK NA GOVERNMENT INSURING 1233 WHISKER WAY #123 MINNEAPOLIS, MN 55467-8000							

Figure 8a: Mortgage Insurance Certificate page

Review the NOR, update the case binder/
correct HECM Insurance Application, and
submit for reconsideration




FHA Connection

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Notice of Return Results

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SUCCESS

[Other Functions](#)

NOTICE OF RETURN SUCCESSFULLY COMPLETED

Mortgagee's ID, Name & Address: 2233400001

ADP Code: 961

Addr: 123 COLT AVE
SADDLE BROOK, NJ 07663-0000

Name: BARNES, ANITA

FHA Case Number: 352-9876543

This Mortgage and Note cannot be endorsed for the reasons indicated below:

<input type="checkbox"/> First PI date more than 3 months after closing date	<input type="checkbox"/> Maturity date misstated by more than 1 year
<input checked="" type="checkbox"/> Underwriter not approved	<input type="checkbox"/> Insufficient one-time MIP
<input type="checkbox"/> Monthly payment does not amortize	<input type="checkbox"/> Mortgage amt exceeds max allowed
<input type="checkbox"/> Missing Note	<input type="checkbox"/> Note not on approved form
<input type="checkbox"/> Missing Mortgage or Deed of Trust	<input type="checkbox"/> Mortgage not on approved form
<input type="checkbox"/> Missing HUD-92900-A	<input type="checkbox"/> Missing Settlement Statement
<input type="checkbox"/> Missing HUD-92900-WS/-PUR	<input type="checkbox"/> Certifications missing from 92900-A
<input type="checkbox"/> Required entry missing-92900-WS	<input type="checkbox"/> Certifications missing from 92800
<input type="checkbox"/> Missing Appraisal or CRV	<input type="checkbox"/> Condo/PUD not approved
<input type="checkbox"/> Final Compliance Insp. not logged	
<input type="checkbox"/> Late due	

NOR Issued Date: 10/10/2013 Issued by: C22222

Comments:

LENDER FAILED TO PROVIDE LDP/GSA CHECK W/THE CORRECT SPELLING OF THE BORROWER'S NAME.
MISSING NOTICE TO BORROWER, TWO COPIES OF EXHIBIT 2, AND THREE COPIES OF EXHIBIT 1.

The following conditions are outstanding from the Closing Package:

NO OTHER OUTSTANDING CONDITIONS EXIST

Mortgagee's ID, Name & Address: 2233400001

PONY EXPRESS BANK NA
GOVERNMENT INSURING
1234 TRIGGER WAY #11
MINNEAPOLIS, MN 55467-8000

[New Request](#)

Figure 8b: Notice of Return Results page